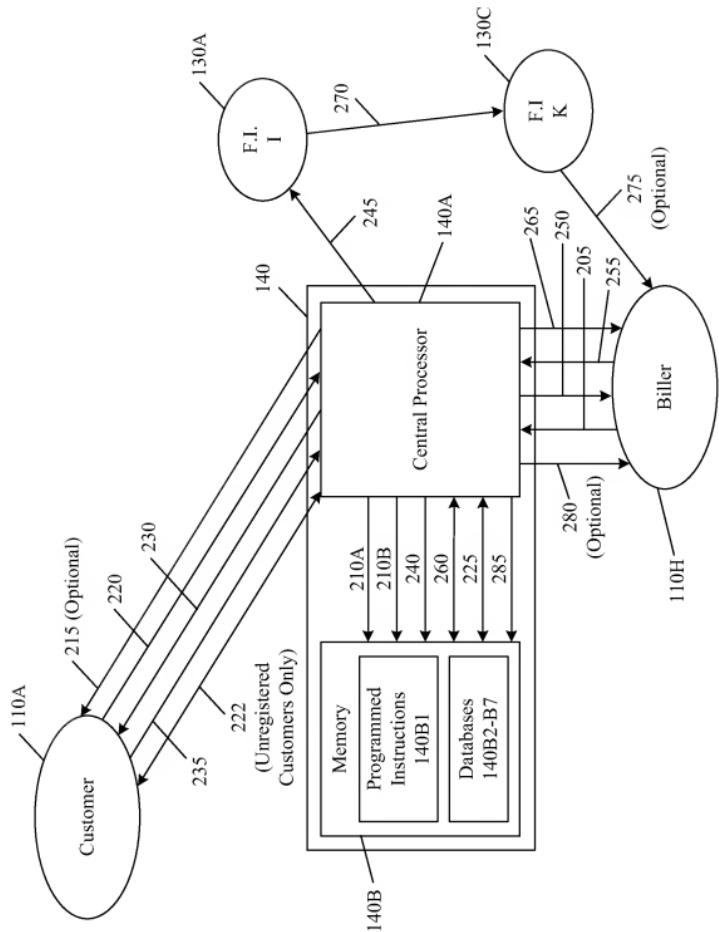
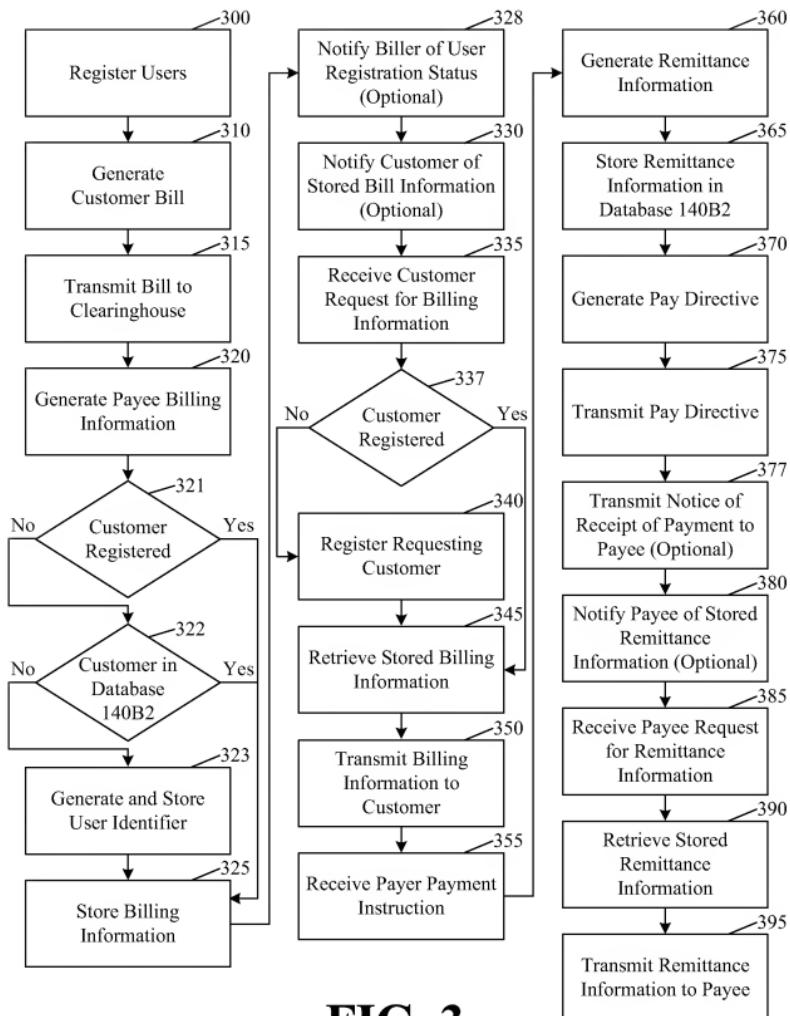
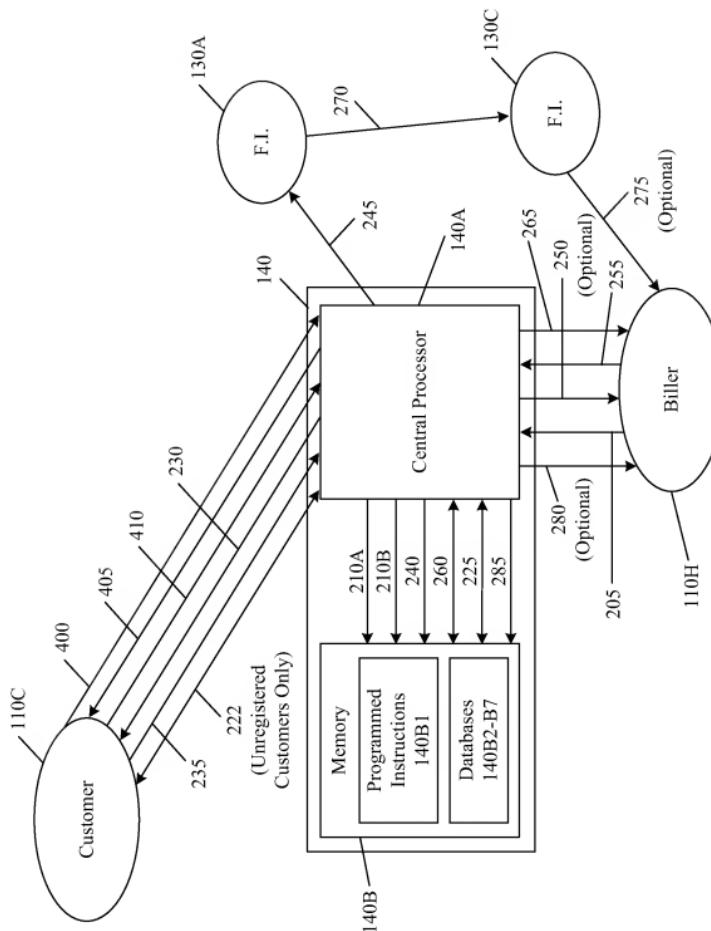
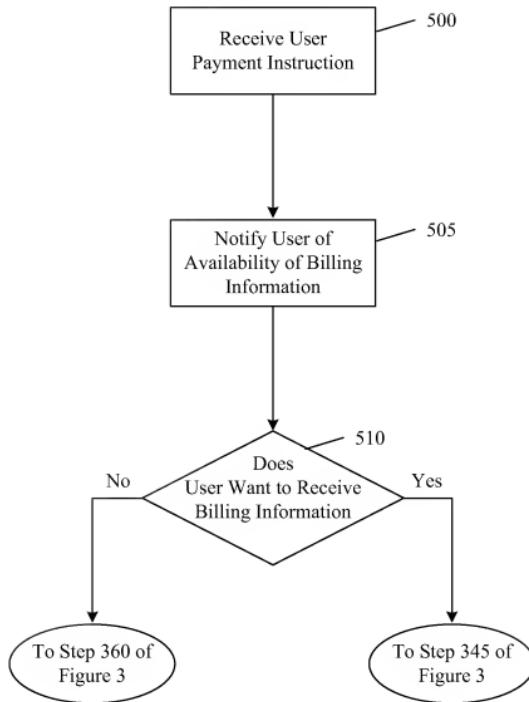
**FIG. 1**

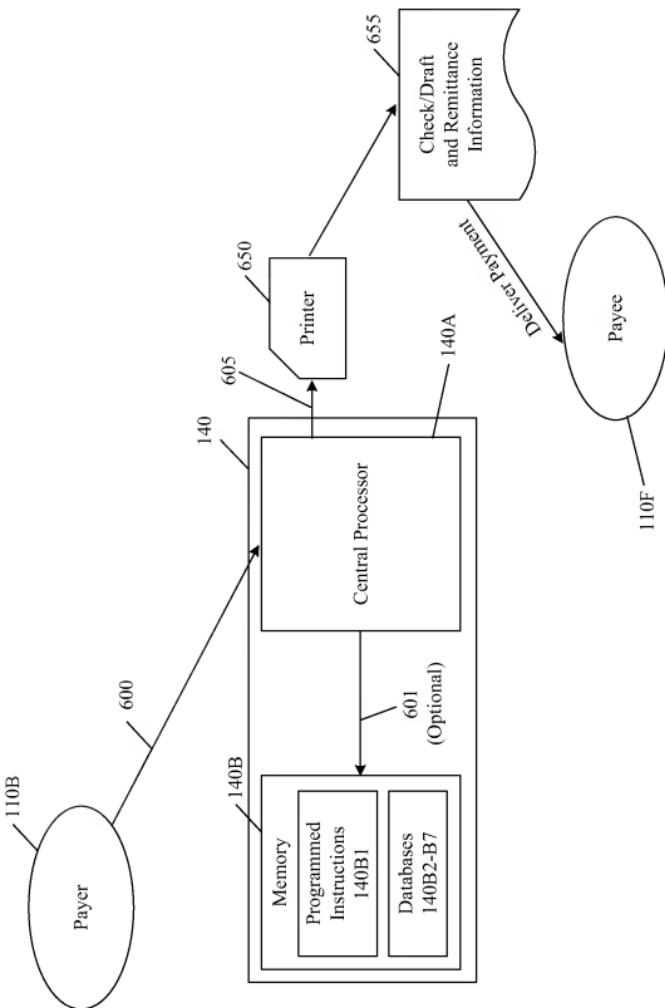
**FIG. 2**

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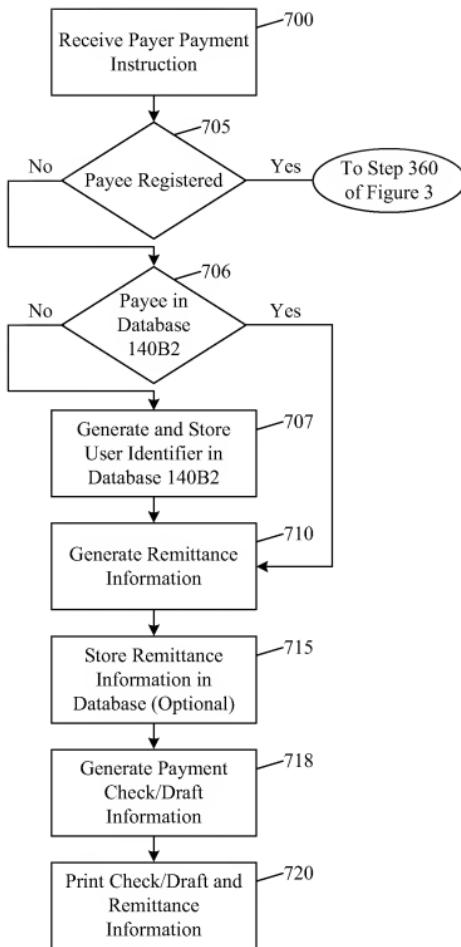
**FIG. 3**

**FIG. 4**

**FIG. 5**

**FIG. 6**

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**FIG. 7**

## REPLACEMENT SHEET

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Payee/Payer Identifies	Reg	FI Identifier	Billing Information	Remittance Information
A	Y	I PA DA	YES	YES
B	Y	J PA	NO	NO
C	Y	K PA DA	YES	NO
D	N	UNKNOWN	YES	NO
E	Y	L DA PA	NO	YES
F	N	UNKNOWN	NO	YES
G	N	UNKNOWN	YES	YES
H	Y	K PA DA	YES	YES
I	Y	I PA DA	YES	YES
J	Y	J PA DA	YES	YES
K	Y	K PA DA	YES	YES
L	Y	L PA DA	YES	YES
n				

805

810

815

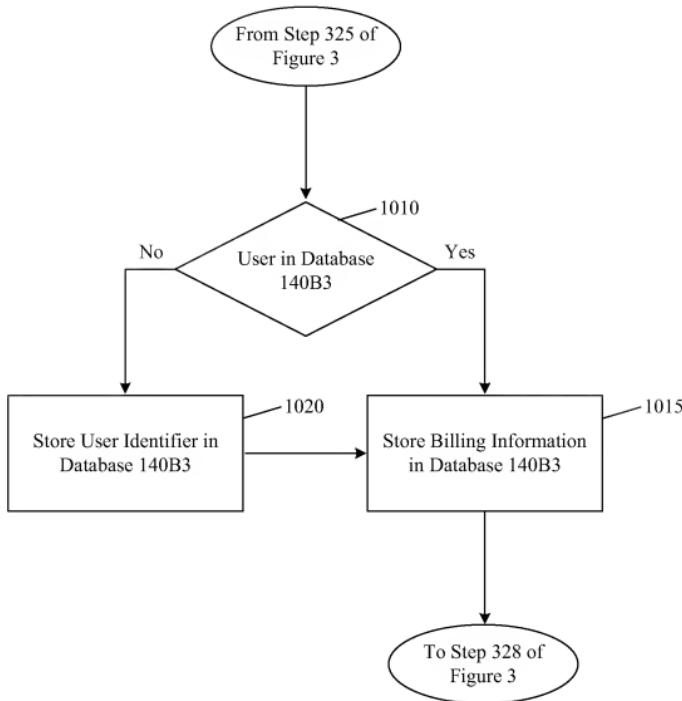
820

825

**FIG. 8**

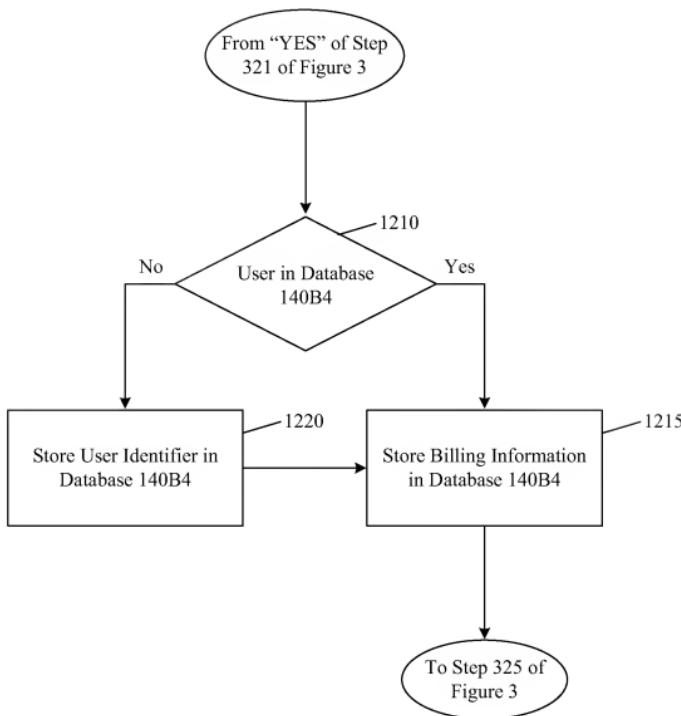
905 Registered User/Biller Identifiers	910 Billing Information
User A	Yes
User E	Yes
User H	Yes
User I	Yes
User J	Yes
User K	Yes
User L	Yes
n	n

**FIG. 9**

**FIG. 10**

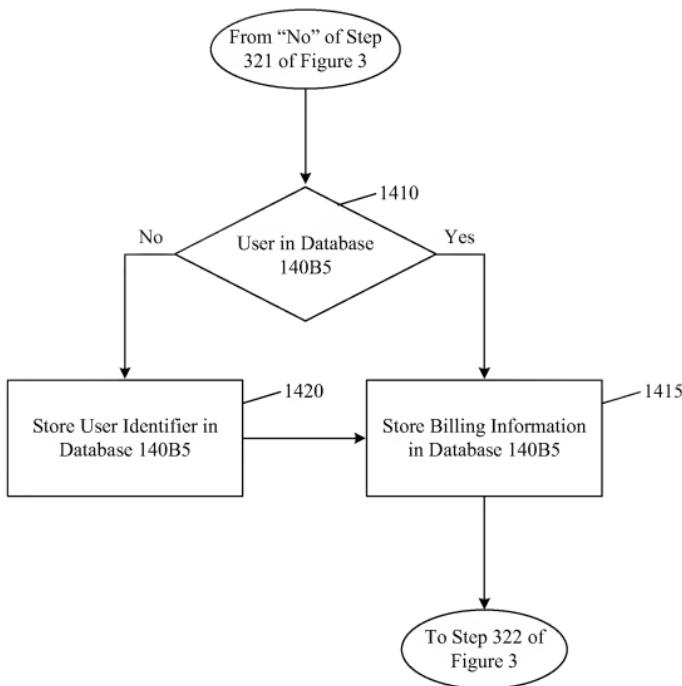
1105 Registered User/Customer Identifiers	1110 Billing Information
User A	Yes
User C	Yes
User G	Yes
User H	Yes
User I	Yes
User K	Yes
User L	Yes
n	n

**FIG. 11**

**FIG. 12**

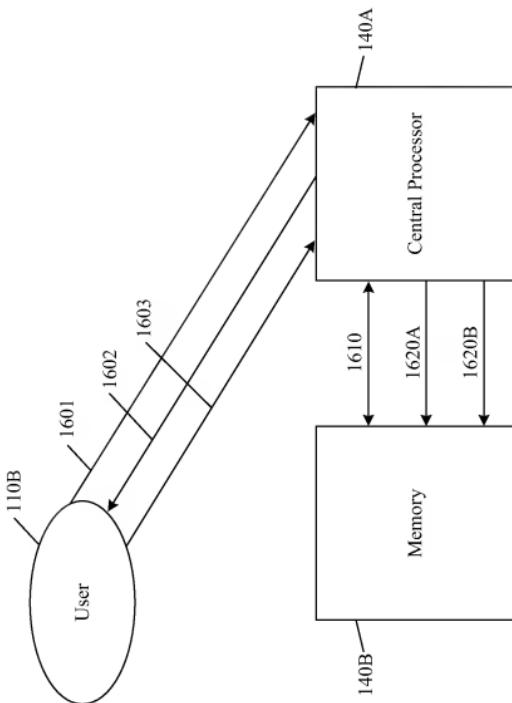
Unregistered User/Customer Identifiers	Billing Information
User D	Yes
User G	Yes
n	n

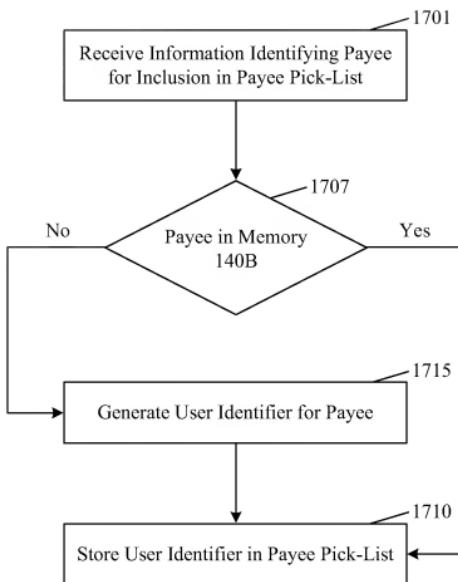
**FIG. 13**

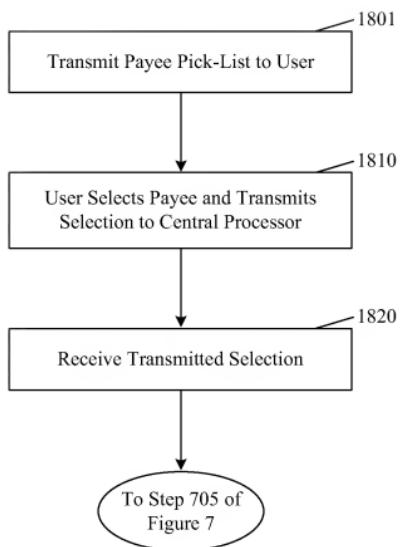
**FIG. 14**

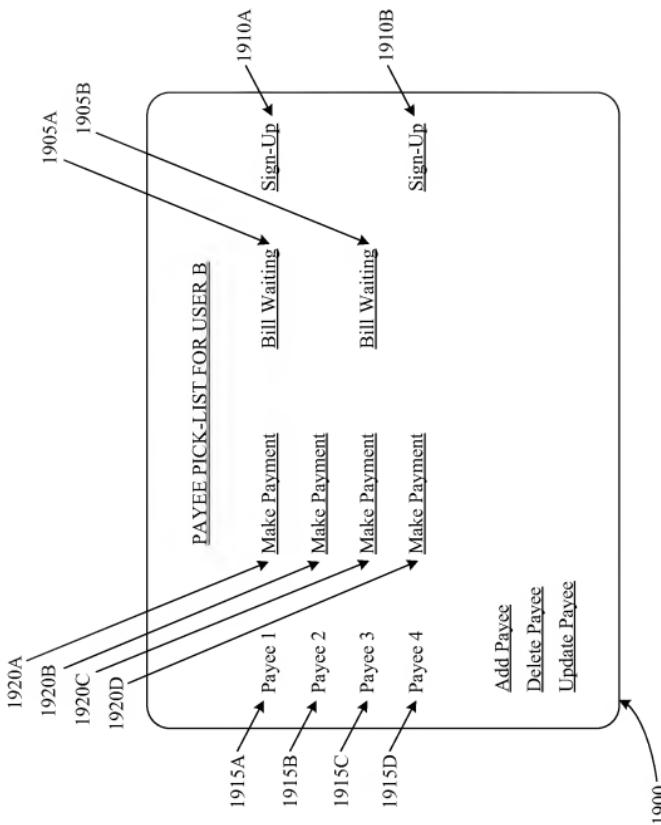
Payee Identifier	Street Address	City	State	Zip Code	Payee Phone Number	Consumer Account Number
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	55897B7-4A
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	4586-58C-433
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	None
Payee 4	7868 Business Rd.	Dallas	TX	00620-8989	(555) 555-0004	585DB-7

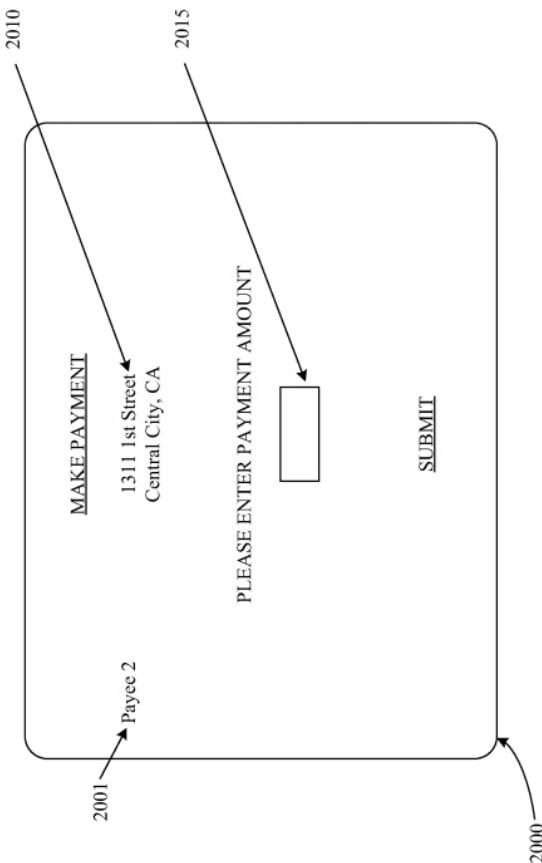
**FIG. 15**

**FIG. 16**

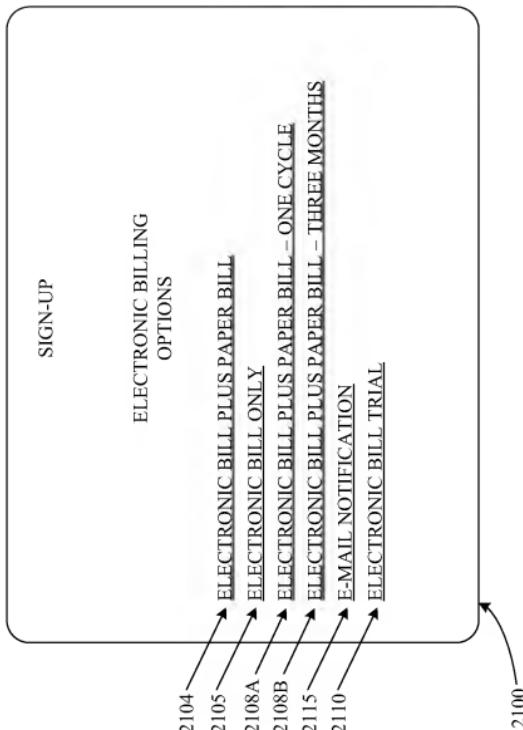
**FIG. 17**

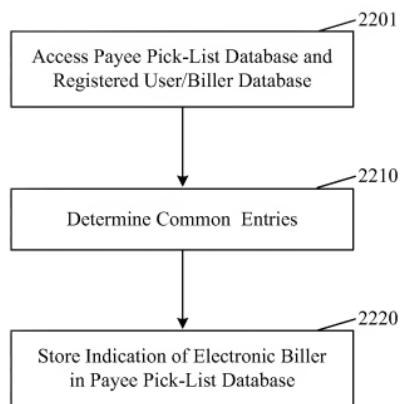
**FIG. 18**

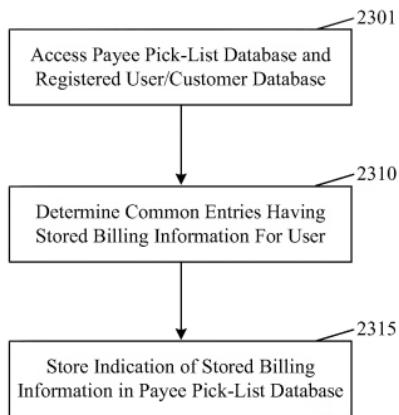
**FIG. 19**

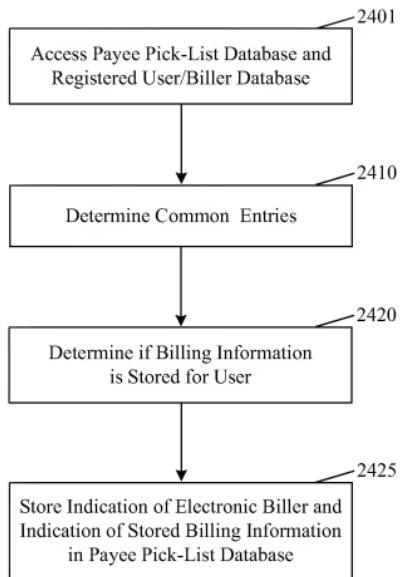


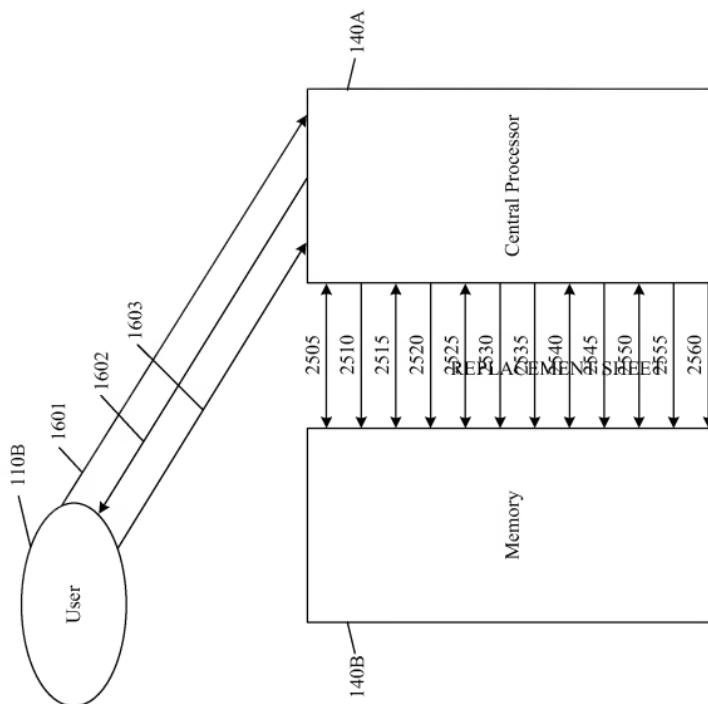
**FIG. 20**

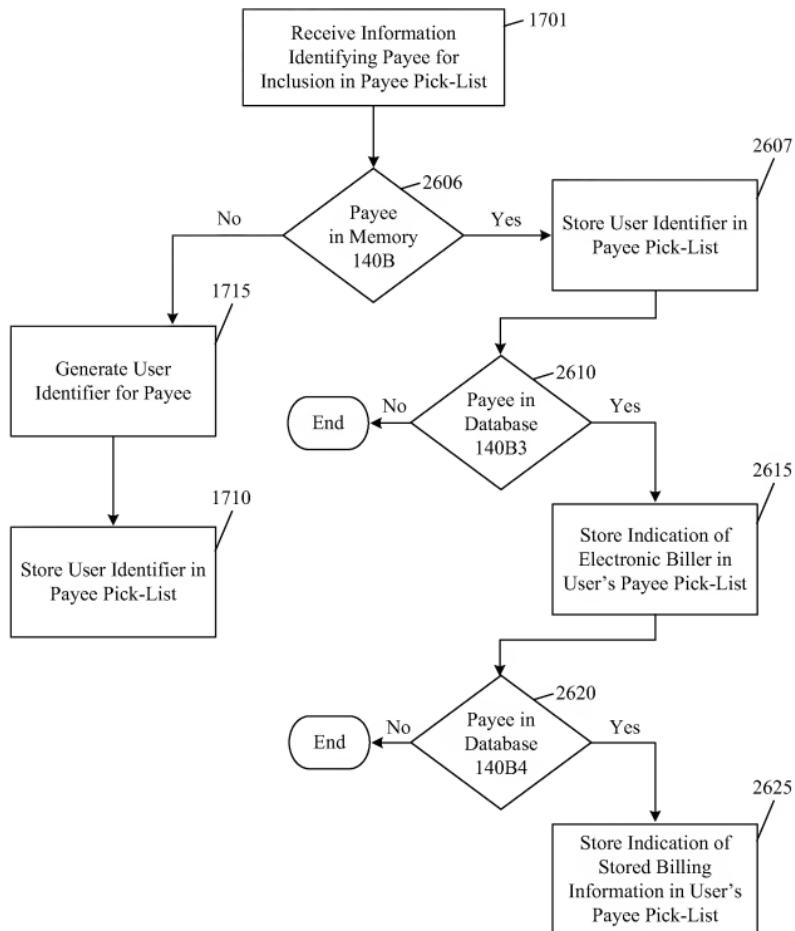
**FIG. 21**

**FIG. 22**

**FIG. 23**

**FIG. 24**

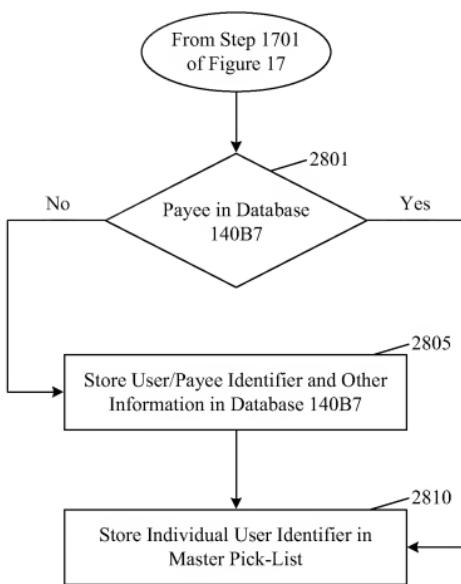
**FIG. 25**

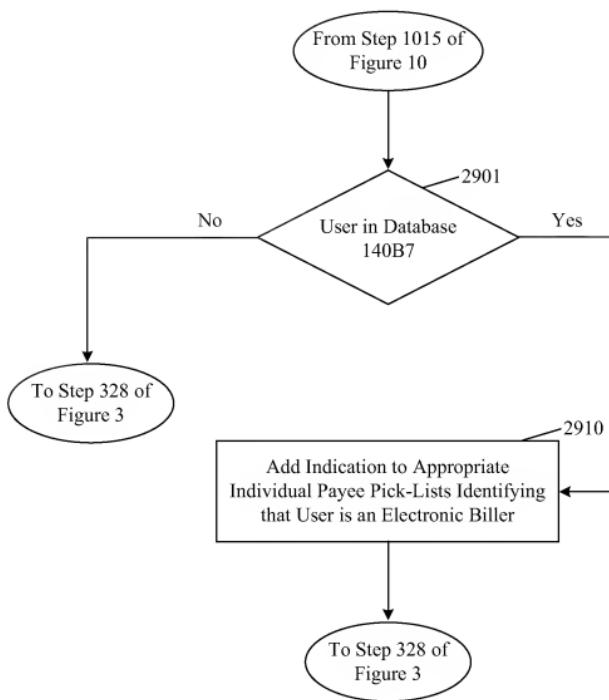
**FIG. 26**

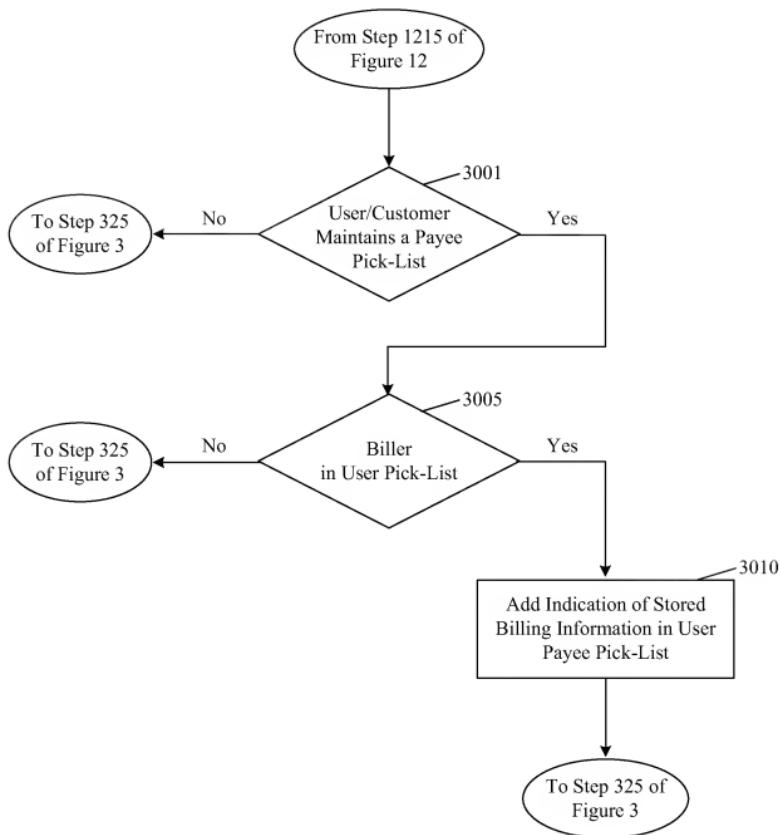
## REPLACEMENT SHEET

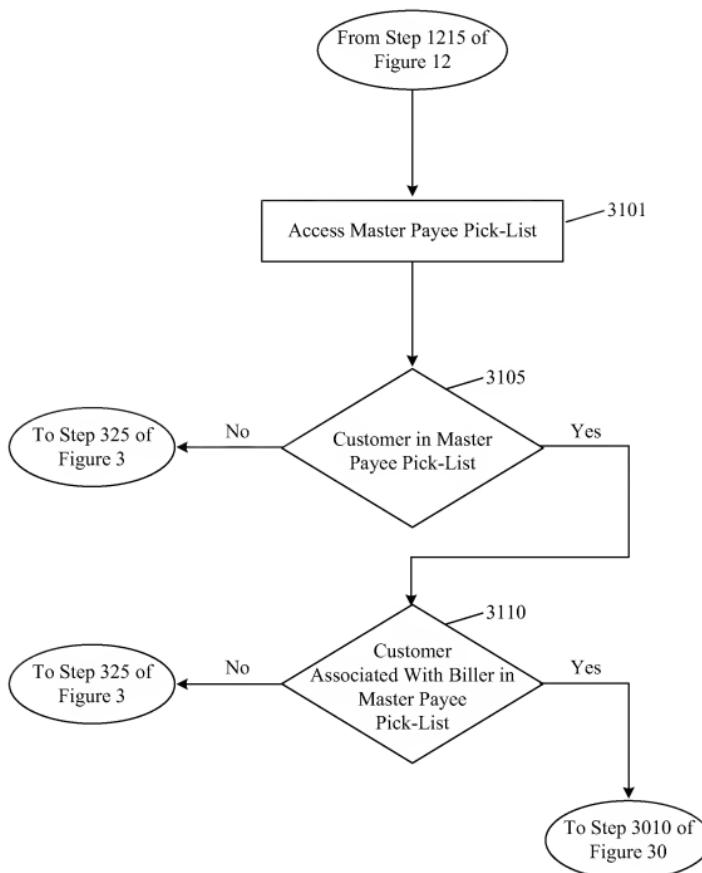
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FIG. 27

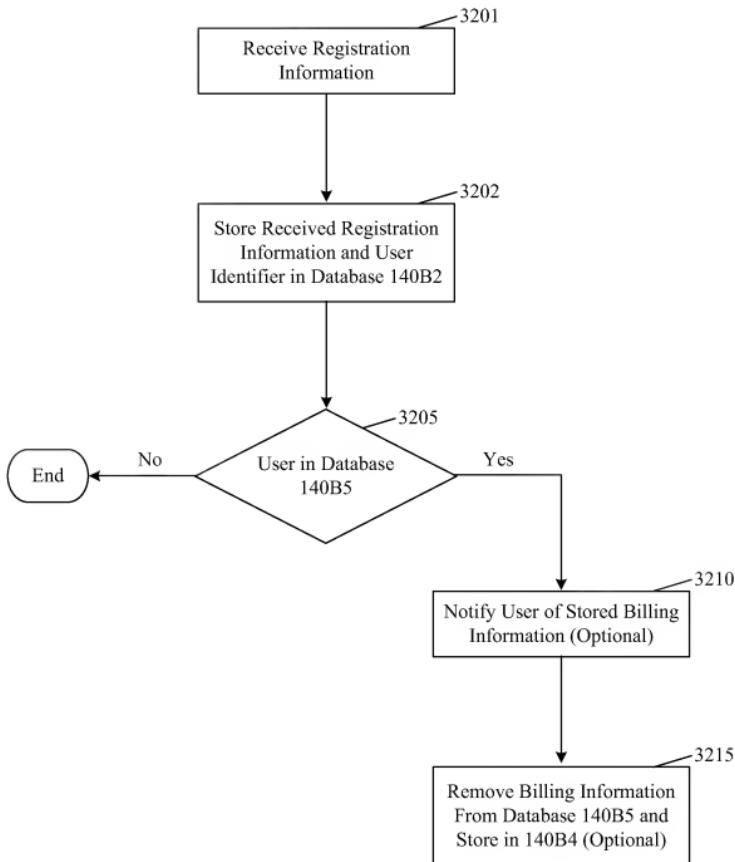
**FIG. 28**

**FIG. 29**

**FIG. 30**

**FIG. 31**

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**FIG. 32**